

CARVER FEDERAL SAVINGS BANK

	CPP Disbursement Date 01/16/2009	Cert 30394	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2009 \$ millions	2010 \$ millions	%chg from prev		
Assets	\$811	\$744	-8.4%		
Loans	\$690	\$602	-12.8%		
Construction & development	\$123	\$80	-34.9%		
Closed-end 1-4 family residential	\$94	\$83	-11.2%		
Home equity	\$1	\$1	-3.3%		
Credit card	\$0	\$0			
Other consumer	\$1	\$0	-17.8%		
Commercial & Industrial	\$71	\$54	-24.4%		
Commercial real estate	\$263	\$248	-5.8%		
Unused commitments	\$44	\$17	-61.5%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$57	\$56	-1.0%		
Asset-backed securities	\$0	\$0			
Other securities	\$0	\$0			
Cash & balances due	\$19	\$53	173.0%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$733	\$697	-5.0%		
Deposits	\$589	\$592	0.5%		
Total other borrowings	\$135	\$94	-30.4%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$78	\$42	-46.0%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	8.5%	6.4%	--		
Tier 1 risk based capital ratio	10.1%	8.6%	--		
Total risk based capital ratio	11.4%	10.8%	--		
Return on equity ¹	6.3%	-69.0%	--		
Return on assets ¹	0.6%	-4.2%	--		
Net interest margin ¹	4.1%	3.7%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}	27.0%	18.4%	--		
Loss provision to net charge-offs (qtr)	287.7%	192.8%	--		
Net charge-offs to average loans and leases ¹	0.3%	2.1%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2009	2010	2009	2010	
Construction & development	10.3%	49.8%	0.0%	0.7%	--
Closed-end 1-4 family residential	5.3%	19.5%	0.0%	0.2%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	6.9%	4.8%	1.3%	1.8%	--
Commercial & Industrial	7.2%	13.9%	0.4%	0.4%	--
Commercial real estate	1.5%	4.9%	0.1%	0.4%	--
Total loans	4.8%	15.0%	0.1%	0.5%	--